(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) No, Sir.

(b) Not applicable.

Freezing of Dearness Allowance to State Government employees

2445. SHRI RAMA MUNI REDDY SIRIGIREDDY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Central Government have asked the State Government to freeze the rates of Dearness Allowance to the State Government employees;

(b) if so, the details thereof; and

(c) the reaction of the State Governments to this proposal?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL) (a) No, Sir.

(b) and (c) Do not arise.

Corrupt practices in cooperative banks

2446. SHRIMATI VANGA GEETHA: Will the Minister of FINANCE be pleased to state:

(a) whether a number of cooperative banks have been found to be indulging in corrupt practices during the last one year;

(b) if so, the number of cooperative banks involved;

(c) whether enquiries have been held in this regard and persons guilty have been punished; and

(d) if so, the details thereof and the steps taken to check recurrences of frauds etc. in the banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL) (a) to (c) Reserve Bank of India (RBI) has reported that it would not be in order to say that a

number of urban co-operative banks are indulging in corrupt practices. However, certain instances of irregularities in the banking operations particularly in loans and advances portfolio of a few banks leading to deterioration in their financial position had been noticed. RBI has reported that based on the findings of inspection/inquiry, criminal proceedings have been instituted against few banks/their management for violation of provisions of Banking Regulation Act, 1949 (As Applicable to Co-operative Societies). These proceedings and inquiries are at various stages.

(d) The primary responsibility for preventing frauds rests with the management of each bank. RBI has, on its part, been advising banks from time to time about the major fraud prone areas and the safeguards necessary for their prevention. RBI has also been circulating to banks details of frauds of ingenious nature which comes to its notice so that individual banks could introduce necessary safeguards by adopting appropriate procedures and internal checks. RBI has issued instructions requiring the Urban cooperative banks to promptly report cases of frauds to RBI.

Expenditure on foreign tours

2447. SHRI CHO S. RAMASWAMY: Will the Minister of FINANCE be pleased to state:

(a) the number of foreign tours undertaken by various Union Ministers/Senior Officials and MP's delegations to various countries during the last year;

(b) the number of countries visited by them;

(c) what are the achievements of these visits;

(d) the total expenses incurred on these visit in foreign exchange;

(e) in what manner these trips have been planned as essential; and

(f) what steps are being taken to minimise such unwanted expenses?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) to (f) The information is